Amendments to the Claims:

Please cancel claims 12, 35 and 58 without prejudice.

The following listing of claims will replace all prior versions and/or listings of claims in the application.

Listing of Claims:

 (Currently amended): A method for processing insurance claims between a user system and an insurance claim processing system, comprising:

a computer system of the insurance claim processing system receiving a-an XML message from the user system, wherein the XML message comprises information in accordance with an XML schema used by the insurance claims processing system;

the computer system of the insurance claim processing system assessing the received XML message using a data structure language, the assessing comprising:

parsing the received XML message in accordance with the XML schema

used by the insurance claims processing system; and

comparing a portion of the parsed XML message to an XML file that
defines allowable XML data types to validate the received XML message;
performing an action using the insurance claim processing system, wherein the
action performed is an action requested in the received XML message, and wherein the
action is performed in response to the insurance claim processing system receiving the
XML message; and

returning a result of the performed action to the user system.

(Original): The method of claim 1, wherein the action includes a trauma severity calculation.

- (Original): The method of claim 2, wherein the result includes a trauma severity points value.
- 4. (Original): The method of claim 2, wherein the result includes a recommended settlement amount.
- 5. (Currently amended): The method of claim 1, wherein the action is performed on a database coupled to the insurance claim processing system for at least one insurance claim corresponding with the received XML message, wherein the corresponding insurance claim is identified in the parsed-received XML message.
- (Currently amended): The method of claim 5, wherein the action includes deleting an insurance claim from the database.
- (Original): The method of claim 5, wherein the action includes sending information about the insurance claim in the database to the user system.
- (Original): The method of claim 5, wherein the action includes receiving information about an insurance claim to store in the database.
- (Original): The method of claim 1, wherein performing an action includes storing settlement information for an insurance claim.
- 10. (Currently amended): The method of claim 1, wherein an XML document accessible by the insurance claim processing system defines at least one of available actions, protocol to invoke an action, and an expected structure for data received in the XML message.
- 11. (Original): The method of claim 10, wherein a binding for the XML document includes at least one of the protocol and expected structure for a received message.

- (Cancelled).
- 13. (Original): The method of claim 1, further comprising sending a confirmation message that the requested action was successfully performed from the insurance claim processing system to the user system.
- 14. (Currently amended): The method of claim 1, wherein assessing the received XML message using a data structure language further comprises comparing the received XML message to a predefined XML format, and discarding the received XML message wherein if the received XML message is not in a the predefined XML format, the received message is ignored.
- 15. (Currently amended): The method of claim 1, wherein assessing the received XML message using a data structure language further comprises comparing the received XML message to a predefined XML format, and returning an error message to the user system wherein if the received message is not in a the predefined XML format, an error message is returned to the user system.
- (Currently amended): The method of claim 1, wherein the parsed-received XML message includes an insurance claim identifier and an insurance claimant identifier.
- 17. (Currently amended): The method of claim 1, wherein the action includes sending information about an insurance claim, and wherein the parsed-received XML message includes an XML tag name for a requested piece of data.
- 18. (Currently amended): The method of claim 1, wherein the action comprises importing insurance claim data and wherein the received <u>XML</u> message includes an XML tag name for data to be imported.

- 19. (Currently amended): The method of claim 1, wherein the action includes updating settlement information for an insurance claim in the database and wherein the data in the received XML message includes a settlement date and/or settlement amount.
- (Currently amended): The method of claim 1, wherein the data in the received
 <u>XML</u> message includes at least one of insurance claimant information, insured
 information, adjustments, and settlement information.
- (Currently amended): The method of claim 1, wherein data in the received <u>XML</u> message includes a diagnostic code.
- 22. (Original): The method of claim 1, wherein the action includes storing information about an insurance claim and wherein the information to be stored is reviewed prior to being stored in a database to determine if a demonstrable injury exists.
- 23. (Currently amended): The method of claim 1, wherein the action includes retrieving information about an insurance claim, and wherein if no XML tag name is specified in the received <u>XML</u> message, substantially all of the data for the insurance claim is sent to the user system.
- (Currently amended): An insurance claim processing system, comprising:
 a CPU;

a memory coupled to the CPU, wherein the memory comprises program instructions executable to implement:

receiving an XML message from the user system, wherein the XML message comprises information in accordance with an XML schema used by the insurance claims processing system;

assessing the received \underline{XML} message using a data structure language, the assessing comprising:

parsing the received XML message in accordance with the XML schema used by the insurance claims processing system; and

comparing a portion of the parsed XML message to an XML file that defines allowable XML data types to validate the received XML message:

performing an action using the insurance claim processing system, wherein the action performed is an action requested in the received <u>XML</u> message, and wherein the action is performed in response to the insurance claim processing system receiving the <u>XML</u> message; and

returning a result of the performed action to the user system.

- 25. (Original): The system of claim 24, wherein the action includes a trauma severity calculation
- (Original): The system of claim 25, wherein the result includes a trauma severity points value.
- 27. (Original): The system of claim 25, wherein the result includes a recommended settlement amount.
- 28. (Currently amended): The system of claim 24, wherein the action is performed on a database coupled to the insurance claim processing system for at least one insurance claim corresponding with the received <u>XML</u> message, wherein the corresponding insurance claim is identified in the <u>parsed-received</u> message.
- (Currently amended): The system of claim 28, wherein the action includes deleting an insurance claim from the database.
- (Original): The system of claim 28, wherein the action includes sending information about the insurance claim in the database to the user system.

- 31. (Original): The system of claim 28, wherein the action includes receiving information about an insurance claim to store in the database.
- (Original): The system of claim 24, wherein performing an action includes storing settlement information for an insurance claim.
- 33. (Currently amended): The system of claim 24, wherein an XML document accessible by the insurance claim processing system defines at least one of available actions, protocol to invoke an action, and an expected structure for data received in the XML message.
- 34. (Currently amended): The system of claim 33, wherein a binding for the XML document includes at least one of the protocol and expected structure for a received <u>XML</u> message.
- 35. (Cancelled).
- 36. (Original): The system of claim 24, wherein the program instructions are further executable to implement sending a confirmation message that the requested action was successfully performed from the insurance claim processing system to the user system.
- 37. (Currently amended): The system of claim 24, wherein assessing the received XML message using a data structure language comprises comparing the received XML message to a predefined XML format, and discarding the received XML message wherein if the received XML message is not in a the predefined XML format, the received message is ignored.
- 38. (Currently amended): The system of claim 24, wherein assessing the received XML message using a data structure language comprises comparing the received XML message to a predefined XML format, and returning an error message to the user system.

wherein if the received XML message is not in a the predefined XML format, an errormessage is returned to the user system.

- (Currently amended): The system of claim 24, wherein the parsed-received XML message includes an insurance claim identifier and an insurance claimant identifier.
- 40. (Currently amended): The system of claim 24, wherein the action includes sending information about an insurance claim, and wherein the <u>parsed-received XML</u> message includes an XML tag name for a requested piece of data.
- (Currently amended): The system of claim 24, wherein the action comprises importing insurance claim data and wherein the received <u>XML</u> message includes an XML tag name for data to be imported.
- 42. (Currently amended): The system of claim 24, wherein the action includes updating settlement information for an insurance claim in the database and wherein the data in the received XML message includes a settlement date and/or settlement amount.
- 43. (Currently amended): The system of claim 24, wherein the data in the received <u>XML</u> message includes at least one of insurance claimant information, insured information, adjustments, and settlement information.
- 44. (Currently amended): The system of claim 24, wherein data in the received <u>XML</u> message includes a diagnostic code.
- 45. (Original): The system of claim 24, wherein the action includes storing information about an insurance claim and wherein the information to be stored is reviewed prior to being stored in a database to determine if a demonstrable injury exists.

- 46. (Currently amended): The system of claim 24, wherein the action includes retrieving information about an insurance claim, and wherein if no XML tag name is specified in the received XML message, substantially all of the data for the insurance claim is sent to the user system.
- 47. (Currently amended): A <u>earrier computer readable storage</u> medium comprising program instructions <u>stored thereon</u>, wherein the program instructions are executable to implement:

receiving an XML message from the user system, wherein the XML message comprises information in accordance with an XML schema used by the insurance claims processing system;

assessing the received XML message using a data structure language, the assessing comprising:

parsing the received XML message in accordance with the XML schema used by the insurance claims processing system; and

comparing a portion of the parsed XML message to an XML file that defines allowable XML data types to validate the received XML message; performing an action using the insurance claim processing system, wherein the action performed is an action requested in the received XML message, and wherein the action is performed in response to the insurance claim processing system receiving the XML message; and

returning a result of the performed action to the user system.

- (Currently amended): The earrier computer readable storage medium of claim 47, wherein the action includes a trauma severity calculation.
- (Currently amended): The earrier-computer readable storage medium of claim 48, wherein the result includes a trauma severity points value.

- (Currently amended): The earrier computer readable storage medium of claim 48, wherein the result includes a recommended settlement amount.
- 51. (Currently amended): The earrier-computer readable storage medium of claim 47, wherein the action is performed on a database coupled to the insurance claim processing system for at least one insurance claim corresponding with the received <u>XML</u> message, wherein the corresponding insurance claim is identified in the <u>parsed-received XML</u> message.
- (Currently amended): The earrier computer readable storage medium of claim 51, wherein the action includes deleting an insurance claim from the database.
- 53. (Currently amended): The earrier-computer readable storage medium of claim 51, wherein the action includes sending information about the insurance claim in the database to the user system.
- 54. (Currently amended): The earrier-computer readable storage medium of claim 51, wherein the action includes receiving information about an insurance claim to store in the database.
- (Currently amended): The earrier-computer readable storage medium of claim 47, wherein performing an action includes storing settlement information for an insurance claim.
- 56. (Currently amended): The earrier computer readable storage medium of claim 47, wherein an XML document accessible by the insurance claim processing system defines at least one of available actions, protocol to invoke an action, and an expected structure for data received in the XML message.

- 57. (Currently amended): The earrier computer readable storage medium of claim 56, wherein a binding for the XML document includes at least one of the protocol and expected structure for a received XML message.
- 58. (Cancelled).
- 59. (Currently amended): The earrier-computer readable storage medium of claim 47, wherein the program instructions are further executable to implement sending a confirmation message that the requested action was successfully performed from the insurance claim processing system to the user system.
- 60. (Currently amended): The earrier computer readable storage medium of claim 47, wherein assessing the received XML message using a data structure language comprises comparing the received XML message to a predefined XML format, and discarding the received XML messagewherein if the received XML message is not in a predefined XML format, the received message is ignored.
- 61. (Currently amended): The earrier-computer readable storage medium of claim 47, wherein assessing the received XML message using a data structure language comprises comparing the received XML message to a predefined XML format, and returning an error message to the user systemwherein if the received XML message is not in a-the predefined XML format, an error message is returned to the user system.
- (Currently amended): The earrier computer readable storage medium of claim 47, wherein the parsed-received XML message includes an insurance claim identifier and an insurance claimant identifier
- (Currently amended): The earrier computer readable storage medium of claim 47, wherein the action includes sending information about an insurance claim, and wherein

the parsed-received XML message includes an XML tag name for a requested piece of data.

- 64. (Currently amended): The earrier computer readable storage medium of claim 47, wherein the action comprises importing insurance claim data and wherein the received XML message includes an XML tag name for data to be imported.
- 65. (Currently amended): The <u>carrier-computer readable storage</u> medium of claim 47, wherein the action includes updating settlement information for an insurance claim in the database and wherein the data in the received <u>XML</u> message includes a settlement date and/or settlement amount.
- 66. (Currently amended): The earrier-computer readable storage medium of claim 47, wherein the data in the received XML message includes at least one of insurance claimant information, insured information, adjustments, and settlement information.
- (Currently amended): The earrier computer readable storage medium of claim 47, wherein data in the received XML message includes a diagnostic code.
- 68. (Currently amended): The earrier computer readable storage medium of claim 47, wherein the action includes storing information about an insurance claim and wherein the information to be stored is reviewed prior to being stored in a database to determine if a demonstrable injury exists.
- 69. (Currently amended): The earrier computer readable storage medium of claim 47, wherein the action includes retrieving information about an insurance claim, and wherein if no XML tag name is specified in the received <u>XML</u> message, substantially all of the data for the insurance claim is sent to the user system.

- 70. (New): The method of claim 1, wherein the XML schema is defined by at least a Web Service Description Language (WSDL) document and an XML document that define one or more actions that a user can invoke and a structure of XML data required to invoke the one or more actions.
- 71. (New): The system of claim 24, wherein the XML schema is defined by at least a Web Service Description Language (WSDL) document and an XML document that define one or more actions that a user can invoke and a structure of XML data required to invoke the one or more actions.
- 72. (New): The computer readable storage medium of claim 47, wherein the XML schema is defined by at least a Web Service Description Language (WSDL) document and an XML document that define one or more actions that a user can invoke and a structure of XML data required to invoke the one or more actions.